

Summary Table: Northeast Region

Household Characteristic	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	21,611	100.0	1,490	6.9	3,479	16.1	15,649	72.4	993	4.6
Race/Ethnicity										
Black	2,705	100.0	600	22.2	802	29.6	1,158	42.8	146	5.4
Hispanic non-Black	1,760	100.0	383	21.8	396	22.5	918	52.2	63	3.6
White non-Black non-Hispanic	15,943	100.0	450	2.8	2,162	13.6	12,640	79.3	691	4.3
Other non-Black non-Hispanic	1,202	100.0	57	4.7	120	9.9	933	77.6	94	7.8
Household Type										
Family household	14,230	100.0	865	6.1	2,417	17.0	10,295	72.3	654	4.6
Married couple	10,501	100.0	243	2.3	1,464	13.9	8,337	79.4	456	4.3
Female householder, no husband present	2,724	100.0	481	17.6	676	24.8	1,435	52.7	132	4.9
Male householder, no wife present	1,005	100.0	141	14.0	277	27.5	522	51.9	65	6.5
Nonfamily household and other	7,381	100.0	625	8.5	1,062	14.4	5,354	72.5	340	4.6
Household Income (Primary Family or Individual)										
Less than \$15,000	2,704	100.0	658	24.3	517	19.1	1,463	54.1	67	2.5
Between \$15,000 and \$30,000	2,665	100.0	293	11.0	528	19.8	1,757	66.0	86	3.2
Between \$30,000 and \$50,000	3,397	100.0	139	4.1	749	22.1	2,385	70.2	124	3.7
Between \$50,000 and \$75,000	3,360	100.0	80	2.4	629	18.7	2,562	76.3	89	2.6
At least \$75,000	5,631	100.0	16	0.3	618	11.0	4,808	85.4	189	3.4
Unknown	3,853	100.0	304	7.9	438	11.4	2,673	69.4	439	11.4
Education										
No high school degree	2,574	100.0	529	20.6	510	19.8	1,357	52.7	178	6.9
High school degree	6,685	100.0	548	8.2	1,217	18.2	4,645	69.5	274	4.1
Some college	4,914	100.0	252	5.1	987	20.1	3,440	70.0	236	4.8
College degree (four year)	7,438	100.0	161	2.2	765	10.3	6,207	83.4	305	4.1
Age										
15 to 34 years	4,267	100.0	523	12.3	751	17.6	2,739	64.2	254	6.0
35 to 44 years	3,950	100.0	312	7.9	758	19.2	2,728	69.1	152	3.8
45 to 54 years	4,717	100.0	305	6.5	828	17.5	3,414	72.4	170	3.6
55 to 64 years	3,732	100.0	154	4.1	608	16.3	2,813	75.4	158	4.2
65 years or more	4,944	100.0	196	4.0	534	10.8	3,954	80.0	260	5.3
Homeownership										
Homeowner	13,864	100.0	160	1.2	1,785	12.9	11,318	81.6	602	4.3
Non-homeowner	7,747	100.0	1,329	17.2	1,695	21.9	4,331	55.9	392	5.1

Notes:

Households are identified as unbanked if they answered "no" to the question, "Do you or does anyone in your household currently have a checking or savings account?"

Underbanked households are defined as those that have a checking or savings account but rely on alternative financial services. Specifically, underbanked households have used non-bank money orders, non-bank check-cashing services, payday loans, rent-to-own agreements, or pawn shops at least once or twice a year or refund anticipation loans at least once in the past five years.

The demographic characteristics of a household are taken to be those of the owner or renter of the home (i.e., "householder"), unless the demographic characteristic is one defined at the household level, such as income or household type.

Refer to Appendix D of the full report, FDIC [Technical Notes](#) for definitions of race/ethnicity, family household, and other terms used in this table.

Differences within groups may or may not be statistically significant.

Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

The U.S. Census Bureau classifies the United States into four regions (Northeast, Midwest, South, and West). The Northeast region comprises Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island and Vermont.